

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION

IN RE: §  
CHARLES MOSLEY, §  
DEBTOR(S) § CASE NO. 11-34281-H5-13  
§ Confirmation set:  
§ **August 16, 2011**

**OBJECTION TO CONFIRMATION**

**TO THE HONORABLE U.S. BANKRUPTCY JUDGE:**

COMES NOW Credit Acceptance Corporation ("Creditor"), objecting to the confirmation of the Chapter 13 Plan proposed by Charles Mosley ("Debtor(s)"), and for cause of action would respectfully show the Court as follows:

1. Creditor has a perfected purchase money security interest in a 2004 Mazda Tribute, vehicle identification number 4F2CZ06134KM14693. As of the date of filing, Creditor was owed \$11,343.84.
2. The value of \$6,812.50 is too low. The retail value of the vehicle is \$8,950.00.
3. Creditor objects to confirmation of the Chapter 13 Plan to the extent that it does not meet the requirements of 11 U.S.C. §1325(a) in any way not specifically set out herein.

WHEREFORE, PREMISES CONSIDERED, Credit Acceptance Corporation prays for an Order of this Court:

1. Denying confirmation of Debtor(s) Chapter 13 Plan as proposed; and
2. For such other and further relief, both general and specific, to which Creditor may show itself justly entitled.

Respectfully submitted,  
/s/ Stephen G. Wilcox  
Stephen G. Wilcox  
State Bar No. 21454300  
BASSEL & WILCOX, P.L.L.C.  
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ATTORNEYS FOR CREDIT  
ACCEPTANCE CORPORATION

**CERTIFICATE OF SERVICE**

This is to certify that a true and correct copy of the foregoing Objection to Confirmation was served by FIRST CLASS MAIL, POSTAGE PRE-PAID on:

Charles Mosley  
3005 Nita Street  
Houston, TX 77051

and ELECTRONICALLY FILED on:

Kenneth Keeling  
3310 Katy Frwy., Suite 200  
Houston, TX 77007

William Heitkamp  
9821 Katy Frwy., Suite 590  
Houston, TX 77024

Dated on July 1, 2011.

/s/ Stephen G. Wilcox  
Stephen G. Wilcox

8117-00178-297264